

**WEST CUMBRIA CARERS**  
**A CHARITABLE COMPANY LIMITED BY GUARANTEE**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31st MARCH 2021**

Registered number: 6123034

Charity number: 1119369

**WEST CUMBRIA CARERS**  
**FINANCIAL STATEMENTS**  
**for the year ended 31st March 2021**

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**WEST CUMBRIA CARERS**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

**31st March 2021**

REGISTERED CHARITY NUMBER	1119369	
COMPANY NUMBER	6123034	
TRUSTEES	Mr George Chare	Treasurer & Chair (until 27 September 2021)
	Mrs Linda Hewitt	(appointed 19 October 2020 and Chair from 27 September 2021)
	Mr Peter Johnstone	
	Mrs Katie Clarke	(resigned 19 October 2020)
	Dr Roger Pearson	
	Mr Roger Hart	(resigned 19 October 2020)
	Mr George Carruthers	(resigned 19 October 2020)
	Mrs Mary Bainbridge	
	Mrs Dorothy Janet Barwise	
	Mr Stephen Robert Scott	(appointed 19 October 2020 and Treasurer from 27 September 2021)
COMPANY SECRETARY AND CHARITY CORRESPONDENT	Mrs Susan Whitehead	
PRINCIPAL OFFICE	Unit 7F, Lakeland Business Park Lamplugh Road Cockermouth Cumbria	CA13 0QT
BANKERS	Unity Trust Bank plc Nine Brindley Place Birmingham	B1 2HB
ACCOUNTANTS	Lamont Pridmore (West Cumbria) Limited Milburn House 3 Oxford Street Workington Cumbria	CA14 2AL

**WEST CUMBRIA CARERS**  
**TRUSTEES' ANNUAL REPORT**  
**for the year ended 31st March 2021**

The trustees have pleasure in presenting their report and the unaudited financial statements of the charitable company for the year ended 31<sup>st</sup> March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) published on 16 July 2014.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **The Trustees**

The trustees are also directors of the charitable company for the purposes of the Companies Act 2006. The trustees who served the charitable company during the period are listed on page 1, together with their date of appointment if within the period.

### **Governing Document**

The organisation is a charitable Company Limited by Guarantee and a registered Charity. The company was established under a Memorandum of Association, which established the objects and the powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10.

### **Recruitment and Appointment of Board Members**

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as officers. Under the requirements of the Memorandum and Articles of Association the Members of the Board (Officers) are elected to serve in rotation. Directors who are to retire by rotation shall be those who have been longest in office since their last appointment.

Due to the nature of the charity's work with carers it is recognised that it is beneficial to have no less than two carers or former carers represented on the Board at any time and the Board strive to ensure that this is always reflected in its composition. This is to ensure that the representation of carers' views are present, and noted on the Board. In 2020 - 2021 we had three members of the Board resigned at the AGM on 19<sup>th</sup> October 2020 with two new Board members being voted onto the Board at the same meeting.

### **Trustee Induction and Training**

Many of our trustees are already familiar with or have been involved in voluntary sector organisations. Any new potential trustees are given a working tour of the organisation and are presented with a Trustee Induction Pack that consists of information on trustee responsibility and duties as well as copies of the latest accounts and relevant policies for the organisation. A list of relevant documentation given to new trustees is as below:

- Brief History of Organisation including milestones
- Trustee Roles and responsibilities
- West Cumbria Carers Board Terms of Reference
- The main documents which set out the operational framework for the charity including the Memorandum and Articles
- Directors Code of Conduct and Conflict of Interest policies
- Resourcing and the current financial position as set out in the latest published accounts
- West Cumbria Carers Business Plan and the current Objectives
- West Cumbria Carers SWOT and PESTLE analysis
- Details of staff structure and names
- Details of Carers Support Cumbria and the context of where West Cumbria Carers sits within this
- Details of our current contract and details on the political and contracting climate within Cumbria and countrywide trends
- Most recent copy of The Essential Trustee Guide (published by the Charity Commission)

The full board meets bi-monthly. A finance sub group consisting of the chair, the treasurer, a trustee and the chief officer meet between board meetings where necessary and report to the full board. A policy sub group regularly review policies and feed back into the full board and the board has also appointed a nominated trustee who sits on the board of Carers Support Cumbria (CSC) to represent the West Cumbria Carers board and who has full voting rights within CSC.

## WEST CUMBRIA CARERS

### TRUSTEES' ANNUAL REPORT (Continued)

for the year ended 31st March 2021

#### **Risk Management**

Where appropriate, systems or procedures have been established to mitigate the risks West Cumbria Carers faces and our Risk Management and Contingency Policy is regularly updated and reviewed by the full board. Internal control procedures for authorisation of transactions are in place and will be reviewed annually where appropriate. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to West Cumbria Carers. West Cumbria Carers holds ISO9001:2015 (Centre for Assessment) quality mark for our Adult, Young Carers and volunteer Services ensuring consistency of quality of delivery of all services and operational aspects of the charity. The organisation had its last inspection on 14<sup>th</sup> October 2020 which we passed and our next inspection is due on 17<sup>th</sup> September 2021. At our 2017 inspection we met the necessary requirements to upgrade to the 2015 quality mark; West Cumbria Carers has also met the standards for the Carers Trust Quality Mark for adult and young carers' services at Level 1.

#### **Related Parties**

West Cumbria Carers is guided by local and national policies on Carers Services. West Cumbria Carers and Carers Support Cumbria work closely with all statutory agencies in fulfilling its objectives and activities and has a strong working partnership with Adult Social Care and Children's Services. West Cumbria Carers is happy to establish partnerships with other organisations that are constituted or directed to ensure the health and wellbeing of carers in the community of all ages. Below is a list of partners (including funders and donors) though not exclusive:

Adult Social Care  
Children's Services  
Clinical Commissioning Group  
Carers Trust  
Cumbria Community Foundation  
Carers UK  
Children in Need  
The Grace Trust  
Allerdale Borough Council  
Phyllis Harney Trust  
United Utilities  
Cumbria Community Foundation – Covid Grant  
Garfield Weston  
Big Lottery Community Fund  
CAF – Covid Grant

#### **Donations received from the following:**

Masonic Trust  
Sellafield Ltd  
Pure Lakes Skincare  
Wills Month  
Workington to Keswick walk  
Morgan Sindall

#### **Organisational Structure**

West Cumbria Carers presently has a Board of seven members who meet bi-monthly and are responsible for the strategic direction and policy of the charity. At present the members come from a variety of professional backgrounds with experience of voluntary sector, statutory sector, business and health and four of the members during the year were current or former carers. The Chief Officer is responsible for the operational running of the charity and ensuring the charity delivers its services.

The organisation continues to look for appropriate new board members with knowledge of social enterprise, fundraising and business. West Cumbria Carers' existing board however, continues to reflect a wide range of knowledge and skills to help the organisation plan and move forward. The organisation looks at the makeup of the board in terms of equality and diversity when seeking to recruit new members in order that it not only reflects a wide skills base but also reflects gender and geographical location of members.

During recent years West Cumbria Carers has worked more closely than ever with the other carers' organisations in the county and continues to operate as Carers Support Cumbria (a consortium of four of the carers organisations in Cumbria) to meet contractual requirements. This consortia model will enable greater flexibility for future countywide funding bids and tenders where appropriate. This proved successful when the consortia members had a successful bid with the Big Lottery for a five-year project starting in January 2020.

## WEST CUMBRIA CARERS

### TRUSTEES' ANNUAL REPORT (Continued)

**for the year ended 31st March 2021**

West Cumbria Carers was the lead organisation of a previous successful collaboration bid involving West Cumbria, Carlisle and Eden Carers to the Big Lottery. This project ended on 31<sup>st</sup> March 2018 and allowed the three partner organisations to try out new ways to extend their reach to identify and engage with a greater number of carers. The independent research completed in January 2018 stated the following:

"The challenge now is how to use some of the learning from this project, particularly in the context of a frequently changing and restructuring health and social care environment, and one which is under considerable pressure. We recommend that the carers' organisations continue to build on the successes of this project, and the relationships that they have developed, but also publicise these successes to others working in health and social care. In this way they can further develop their services, offer them to more people, and continue to support those huge numbers of carers who, in turn, make a vast contribution to the health and welfare of millions of people in the UK."

The successful new consortium project outlined above follows on to build from the success of the previous one.

#### **OBJECTIVES AND ACTIVITIES**

The objects of West Cumbria Carers are:-

1. The relief of disabled, elderly or sick persons by the provision of information and support to their carers.
2. To give practical help, advice, assistance, services and advocacy to those people caring for others who are dependent due to the above.

West Cumbria Carers Vision:

It is the organisation's vision that unpaid carers in West Cumbria have full access to services to support them in their caring role, fulfil their own needs as individuals and have information and support in place to help them move forward when their caring role comes to an end. West Cumbria Carers aims to gain recognition of the contribution carers make to society.

For future planning given the changing external environment the organisation updated its Business Plan for December 2018 – December 2020 and due to the Covid outbreak added an appendix to cover until December 2021. The board felt that this timescale was reasonable to assess the progress in changes within health, Adult Social Care and Children's Services locally to inform and influence longer Business objectives and also gave time for the options for re-organisation for Cumbria to be presented and decisions known. This timescale would also allow time to see how the pandemic progresses and its effects on the organisation and service delivery. The plan will be updated using this information together with client feedback taken from a number of client evaluation and satisfaction surveys.

A main part of the organisation's forward planning process takes place annually when the board and staff meet together for mutual discussions, training and to exchange ideas to further the progress of the organisation and gain a greater insight into each other's roles.

Within the organisation's aims and objectives for the past year 2020 - 2021 included further development on existing methods of generating independent income. The organisation has successfully developed and expanded its Lasting Power of Attorney Social Enterprise Project, and this, together with its Community Fundraising Project, surpassed all expectations during the year. Unfortunately, both of these self-income generating projects have been adversely affected during the Covid outbreak. Following the resignation of the Community Fundraiser in March 2020 the board made the decision not to replace this post but to keep under constant review. They made the decision to keep the LPA project supported to see if this picks up again once we come out of the restrictions placed on everyone due to Covid-19. These self-generated unrestricted income streams help to support the organisation to be more sustainable.

Further development included social media and during the year we saw an impressive rise in our "twitter" followers and an increased use of our Facebook and website. Throughout the year because of the restrictions due to the pandemic we saw huge development in our use of digital technology as a means of communication and supporting carers.

Aims for the year 2021 - 2022 include:

- To adapt and set up new services to continue to offer our quality services to carers through the coronavirus crisis
- To pursue funding to support the development of new services as above
- To encourage carers to be directly involved in influencing local service development
- To act as an agent where appropriate to represent carers' views to influence local service development
- To continue to be a partner of CSC and be a part of appropriate tender bids as a consortium
- To deliver high quality services and responses to everyone who comes into contact with us, including carers, partners and all stakeholders
- Plan for a sustainable future for West Cumbria Carers to continue to deliver carer services into 2021 – 2022 and beyond

## WEST CUMBRIA CARERS

### TRUSTEES' ANNUAL REPORT (Continued)

for the year ended 31st March 2021

- Keep improving our digital offer to carers
- To continue to raise our profile locally to be known and trusted and approachable by those who live and work in our catchment area
- To increase and develop our offer to medium and large employers locally regarding carers' champions and the support offered to working carers

### ACHIEVEMENTS AND PERFORMANCE

The main area of the charity's work has continued to be the provision of services to carers. These services include the following but are not exclusive:

1. Carer Assessments leading to the development of a support plan
2. Reviewing carers (minimum annually)
3. Contingency planning (for adult carers)
4. Benefits information and support with completing forms
5. General information
6. Assistance with individual grant applications for practical, emotional and stress relieving support to help the Carer in their role
7. Carers Focus Groups (during the pandemic these have been delivered digitally)
8. Social Activities (during the pandemic these have been delivered digitally)
9. Health Activities (during the pandemic these have been delivered digitally)
10. Training for carers
11. Newsletter
12. Individual Support
13. Telephone Support
14. Website information
15. Specific information for working carers
16. Work with Young Carers in schools
17. Arts Programme for Young Carers
18. Activity Programme for Young Carers
19. Support for carers through volunteers including sitting services, driving, counselling and carers champions (these services have been limited during the pandemic)

West Cumbria Carers continues to provide a range of services to support the carers of West Cumbria in their caring role. We do not prescribe our services but strive to meet the needs of our carers on a needs led person centred basis. We try to accommodate all requests for support and will utilise all available assistance in this task.

Carers are encouraged to contact support staff through a variety of methods including calling in to the office, by phone, by email or by letter and through digital platforms. All carers referred to West Cumbria Carers are allocated to a support worker within one week of referral and 90% of carers referred are offered a carers' assessment within fourteen days of referral. All services and events that have been organised and are available for carers to take part in are advertised in the newsletter and/or in separate flyers distributed with the newsletter on a quarterly basis and are also advertised and updated regularly on our website.

West Cumbria Carers now has a staff compliment of 26 making up 19.7 FTE during the financial year including Management, admin and project staff.

Our All Age Carers Project is our biggest project which is currently supported by the combined teams which previously supported our Adult and Young Carers projects.

All staff receive training on all aspects of the caring role and are encouraged to develop further areas of interest relevant to carers, e.g. mental health and dementia. All staff also have mandatory Child Protection, Adult Safeguarding and Information Governance training and a number of our board members have also completed Safeguarding Children and Young People training. In addition, training is sought to keep our levels of staff expertise high and we aim to improve our overall competence levels year on year. Maximum use has been made of online training, for staff, volunteers and management wherever possible. This has had the net effect of maximising training and reducing training costs. Within the staff group we have staff qualified in teaching, arts, counselling, voluntary sector, social work, occupational therapy and nursing.

Projects are set up and/or developed following review of carer feedback and demand and we continue to offer a variety of activities for young carers. In addition, our benefits clinics are in high demand and since we started this project have reached over £2.2m in successful claims for carers in West Cumbria. In addition, our volunteer project continues to receive a high volume of referrals for support services for carers.



**WEST CUMBRIA CARERS**  
**TRUSTEES' ANNUAL REPORT (Continued)**  
**for the year ended 31st March 2021**

We continue delivery of services for carers through a contract with CCC as part of the Carers Consortium (CSC). This contract is an "All Age Carers Contract" which covers mainly the delivery of carers' assessments, reviews, contingency planning and some one-to-one support.

**Covid-19 – Effects on staff, volunteers and beneficiaries from March 2020**

The speed of change at the outset of the coronavirus pandemic meant that the organisation underwent huge changes to work practices and methods of service delivery in a short space of time. All staff very quickly went to working from home and offering support to carers and families through telephone initially expanding to the introduction of digital support following the completion of a Privacy Impact Assessment. This felt very strange initially as all support staff were used to offering face to face support. Some have found this easier than others to adapt to and we have put in an enormous amount of effort into supporting staff through these changes. Some of this support has been practical to ensure that everyone had the correct equipment and suitable environment for home working and emotional and mental health support has been offered through additional management support to staff, offering suitable training opportunities, providing resilience training and relaxation sessions. We also quickly set up through TEAMS the opportunities for staff to "meet" virtually to support one another with case work and discuss best practice.

Applications were made to Cumbria Community Foundation, CAF and The Big Lottery for grants to support all the changes. All of these were successful and together with a grant from Allerdale District Council enabled the organisation to deal with all the necessary changes without any significant detrimental financial effects.

Through providing the tools and support for staff, this enabled, whilst through different delivery mechanisms for services and support for carers to continue. Assessments and reviews have been followed through and one to one support offered to all carers with those identified with the greatest needs receiving the greatest levels of support. We have made different courses and opportunities available to carers online and have been able to connect carers to additional supports in their local areas. Carers have acknowledged their appreciation of this and the fact that through challenging times we have always been there for them and we have received some very positive feedback.

The organisation has adapted well to all the changes and would see that digital services for carers will now be a permanent part of our future offering. This suits some carers better than others and many of our older carers who have less IT skills or have no internet connection are looking forward to the day when we can once again offer face to face support.

Our volunteers have been unable to follow through with the services they had been offering most of which took place within carers' homes. We have, however maintained contact with all our volunteers and been working with them remotely on some possible new volunteer roles to start as soon as circumstances allow. To date all volunteers have remained with us with some offering a new service "Call a Carer" where carers who are particularly isolated and have no digital access are called regularly on the phone by a volunteer. This has been really appreciated by the carers who have received this support. Resumption of face to face volunteer support services will resume again as soon as these can be done safely.

## **FINANCIAL REVIEW**

### **Reserves Policy**

The Board of Directors/Trustees have established a policy whereby the unrestricted funds not committed (the free reserves) held by the charity should aim to be 6 months of the resources expended in general funds. At this level the Board feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding, or a delay in funding payments being received or having to wind up certain projects. It would obviously be necessary to consider how the funding would be replaced if activities changed.

### **Current Financial Position**

During the year 2020 - 2021 West Cumbria Carers has not applied for any funding it has not needed for its mainstream activities and there has been manageable and planned expansion in this area. During the year we have had continued funding and support from Adult Social Care (through the consortia contract) and through independent grant funded projects. We also maintained our own contract for West Cumbria with Children's Services which ran until September 2018 but which is now part of the All Age Carers Contract.

The organisation's financial position and stability has remained strong and the Charity was well able to fulfil all commitments and plans during the financial year and was able to respond to the changes necessary as a result of the coronavirus pandemic.



**WEST CUMBRIA CARERS**  
**TRUSTEES' ANNUAL REPORT (Continued)**  
**for the year ended 31st March 2021**

We continue to pay, in addition to our rent a sinking fund to the landlord towards the cost of a new roof and have looked at potential changes to our office space as a result of our changes in work practice throughout the pandemic.

In spite of our inability to fundraise as we would normally have done due to the pandemic we have nevertheless raised in excess of £12.5k through small amounts of fundraising and donations. These excellent results again provide worthy unrestricted additional funds. The LPA Project, fundraising, and Bid writing have all contributed immensely to our success and all involved should be commended for their efforts.

All contingency funds, rent, utilities, insurance and redundancy have been kept fully up to date and have been adjusted when necessary in line with current costs and charges

Once again, I have been conscious of the Charity Commission rules on financial management by reporting to the Board regularly in detail, on the company finances and being available at every Board meeting to answer questions as they arose.

The staff and excellent Management team led by the board have managed not only to stick to budgetary controls but on many occasions enhancing the finances by assisting in raising both our profile and funds whenever an opportunity arose.

#### **ADDENDUM - Financial effects of Covid-19 Pandemic**

This report refers to the financial year 2020-2021 which saw the full effects on the organisation of the pandemic. Whilst this report refers to the financial year 2019-2020 the effects of the pandemic became clear towards the period at the end of this report. It is therefore prudent to identify and analyse the likely financial effects on the charity going forward to 2021.

The core finance was assured as contract work would continue and the monthly income was uninterrupted and unaffected by Covid-19.

A number of services were financed through independent funders, all of whom agreed to carry on as normal. The self-funding element would be more difficult to quantify until after the emergency but was expected to temporarily downturn.

It was quickly identified that home working for all staff was essential in order to continue offering that highest level of service possible under lockdown terms. We subsequently devised a "shopping list" of necessary additional equipment in order that the staff could work from home effectively and how the list could be financed.

The list included:

- Additional laptop computers
- Upgraded smart phones for staff use
- Additional IT support to enable a higher level of IT traffic
- The cost of furloughing staff members, should this become necessary
- Additional costs to support young carers during the pandemic
- PPE and staff screens in preparation for a return to office working

Immediate efforts were made in seeking grants to cover these unexpected but necessary expenditures and due to our efforts we are able to confirm successful applications to the following:

- Cumbria Community Foundation
- CAF Coronavirus Grant
- Big Lottery Coronavirus Grant
- Allerdale Covid Business Grant

Coupled with the savings made in staff travel allowances these grants have kept the use of reserves to a minimum although not completely.

As each grant was received the projected income and expenditure calculations were recalculated to provide the most likely financial outcome for the 2020-2021 year and the latest analysis (version 5) has indicated that the overspend figures are well within our reserves and approved by the board. The board feel that they have taken every precaution to minimise the financial risk to the charity and, with the customary controlled management, the service to clients should remain unaffected.

**WEST CUMBRIA CARERS**  
**TRUSTEES' ANNUAL REPORT (Continued)**  
**for the year ended 31st March 2021**

**The Future**

The current funding climate for all voluntary sector organisations remains challenging and West Cumbria Carers is looking at ways of making more partnership/consortium bids with the voluntary and statutory sector to strengthen its funding access. The board, together with the CEO, continue to investigate possible ways of generating greater amounts of unrestricted income through social enterprise or similar ventures.

All financial matters remain to be reported to the board at every bi-monthly meeting and every financial decision taken by the board is taken with Charity Commission Guidelines in mind.

The Board continue its good management and financial planning approach to have an organisational designated funds account. This is principally to cover the replacement and upgrading of IT systems and additional and replacement costs of furnishings together with eleven months' rent payment and lease payments should the organisation ever have to close suddenly. This account also holds funds to cover where necessary long term sickness and given the present financial climate the Board have also allocated to this account all the necessary redundancy payments for staff in all projects.

This financial planning is crucial given the additional uncertainty caused through the Covid-19 pandemic.

**Investment Policy**

Aside from retaining a prudent amount in reserves each year where possible, almost all of the charity's funds are spent providing the services to its Carers. The organisation maintains the bulk of its finance in an interest giving account with enough finance being held in a current account to meet the month by month expenditure of the organisation.

**Plans for Future periods**

1. To adapt and set up new services to continue to offer our quality services to carers through the coronavirus crisis
2. To pursue funding to support the development of new services as above
3. Enhanced training for staff on use of digital communication
4. Continue to develop services in response to carers feedback
5. Continue to promote and pursue operation of a full cost recovery model
6. Keep abreast of all changes to both external and internal environments
7. Continue investigation of possible social enterprise models to further develop independent and unrestricted funding streams
8. Work more closely with the other Carers Organisations in Cumbria and investigate further possibilities of joint tenders
9. Expand the Board membership to further broaden the Board skill base
10. Research opportunities for partnership working
11. Further develop new ways of capturing information and data
12. To increase and develop our offer to medium and large employers locally regarding carers champions and the support offered to working carers

**Statement of trustees' responsibilities**

Company law requires trustees, as directors of the company, to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**WEST CUMBRIA CARERS**  
**TRUSTEES' ANNUAL REPORT (Continued)**  
**for the year ended 31st March 2021**

**Accountants**

Lamont Pridmore have agreed to offer themselves for reappointment as independent examiners and a resolution to reappoint them will be proposed at the annual general meeting.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Board of Trustees on 27<sup>th</sup> September 2021 and signed on its behalf by:



..... Linda Hewitt – Chair

# WEST CUMBRIA CARERS

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WEST CUMBRIA CARERS

for the year ended 31st March 2021

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Trust's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Susannah Nixon  
Lamont Pridmore*

Dated: 27<sup>th</sup> September 2021

Susannah Nixon  
Lamont Pridmore (West Cumbria) Limited  
Milburn House  
3 Oxford Street  
Workington  
Cumbria CA14 2AL

**WEST CUMBRIA CARERS**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**for the year ended 31st March 2021**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOMING RESOURCES</b>						
Voluntary income:						
Donations		-	-	-	-	-
Grants receivable & contracts income	4, 5	27,141	-	612,693	639,834	577,340
Other income		29,373	2,710	40	32,123	41,112
Investment income		220	-	-	220	1,374
<b>TOTAL INCOMING RESOURCES</b>		<b>56,734</b>	<b>2,710</b>	<b>612,733</b>	<b>672,177</b>	<b>619,826</b>
<b>RESOURCES EXPENDED</b>						
	6					
Charitable activities		27,739	2,710	547,467	577,916	608,949
Fundraising and publicity		2,601	-	2,350	4,951	7,487
Governance costs		1,115	-	11,623	12,738	14,994
<b>TOTAL RESOURCES EXPENDED</b>		<b>31,455</b>	<b>2,710</b>	<b>561,440</b>	<b>595,605</b>	<b>631,430</b>
<b>NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR</b>		<b>25,279</b>	<b>-</b>	<b>51,293</b>	<b>76,572</b>	<b>(11,604)</b>
Transfers between funds		(7,625)	16,250	(8,625)	-	-
Balances brought forward		110,765	236,859	40,054	387,678	399,282
<b>Balances carried forward</b>		<b>128,419</b>	<b>253,109</b>	<b>82,722</b>	<b>464,250</b>	<b>387,678</b>

**WEST CUMBRIA CARERS**  
**COMPANY REGISTRATION NUMBER 6123034**  
**STATEMENT OF FINANCIAL POSITION**

**as at 31st March 2021**

	Note	£	2021	£	£	2020	£
<b>Current assets</b>							
Prepayments and accrued income			9,898			11,503	
Cash at bank and in hand			600,518			527,312	
			<u>610,416</u>			<u>538,815</u>	
<b>Creditors: amounts falling due within one year</b>	8	(146,166)			(151,137)		
<b>Net current assets</b>			464,250			387,678	
			<u>464,250</u>			<u>387,678</u>	
<b>Total assets less current liabilities</b>			<u>464,250</u>			<u>387,678</u>	
<b>Accumulated funds</b>							
Unrestricted funds	9		128,419			110,765	
Designated funds	10		253,109			236,859	
Restricted funds	11		82,722			40,054	
<b>Total funds</b>			<u>464,250</u>			<u>387,678</u>	

For the year ending 31<sup>st</sup> March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements were approved by the members of the committee on 27<sup>th</sup> September 2021 and signed on their behalf by:



Linda Hewitt  
Chair



**WEST CUMBRIA CARERS**  
**STATEMENT OF CASH FLOWS**  
For the year ended 31st March 2021

	Note	2021		2020	
		£	£	£	£
<b>Cash provided by/(used in) operating activities</b>	15		72,986		79,944
<b>Cash flows from investing activities</b>					
Interest income			220		1,374
Purchase of tangible fixed assets			-		-
<b>Cash provided by/(used in) investing activities</b>			<u>73,206</u>		<u>81,318</u>
<b>Cash flows from financing activities</b>					
Repayment of borrowing			-		-
<b>Cash used in financing activities</b>			<u>-</u>		<u>-</u>
Increase/(decrease) in cash and cash equivalents in the year			<u>73,206</u>		<u>81,318</u>
Cash and cash equivalents at the beginning of the year			527,312		445,994
<b>Total cash and cash equivalents at the end of the year</b>			<u>600,518</u>		<u>527,312</u>

**WEST CUMBRIA CARERS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31st March 2021**

**1 General information**

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 7f Lakeland Business Park, Lamplugh Road, Cockermouth, Cumbria, CA13 0QT.

**2 Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

**3 Accounting policies**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis and are prepared in sterling, which is the functional currency of the entity.

West Cumbria Carers meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

**Going concern**

The current economic conditions as a result of the Covid-19 pandemic continue to create uncertainty over the level of demand for the charity's activities. The charity's forecasts and projections, taking account of reasonably possible changes in performance, show that the charity should be able to operate within its current level of reserves. The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

**Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**Incoming resources**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the Charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

**Grants receivable and contracts income**

Revenue grants are credited to the income and expenditure account as received, unless related to a specific period, when they are placed in a restricted fund until used. Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

**Donations and legacies**

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

**Investment income**

Investment income is recognised on a receivable basis.

**Expenditure**

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. All costs have been directly attributed to one of the functional categories of resources expended in the Statement of Financial Activities. The charitable company is not registered for Value Added Tax and accordingly expenditure is shown gross of irrecoverable Value Added Tax.

**WEST CUMBRIA CARERS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31st March 2021**

**3 Accounting policies (continued)**

**Pensions**

The company has a defined contribution pension scheme. The cost of the contributions made by the company to the scheme are charged to the profit and loss account as incurred.

**Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**Fund accounting**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the Charity.

Designated funds are unrestricted funds are resources set aside for specific purposes at the discretion of the trustees. Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

**4 Grants receivable - Unrestricted**

	2021 £	2020 £
Allerdale B C – Coronavirus Business Support Grant	10,000	-
North Cumbria CCG	6,000	-
Furness Carers/Walney	5,882	-
Garfield Weston Foundation	3,333	16,667
HMRC Coronavirus Job Retention Scheme Grant	1,926	-
Francis Winham Foundation	-	5,000
Masonic Trust	-	4,000
Sellafield Ltd	-	500
Grace Trust	-	500
	<u>27,141</u>	<u>26,667</u>

**5 Grants receivable and contracts income - Restricted**

	2021 £	2020 £
Cumbria County Council	439,638	437,328
Big Lottery Fund	43,151	8,802
BBC Children in Need	38,571	35,886
Sellafield Ltd	35,250	11,618
Phyllis Harney Trust	21,290	20,550
Grace Trust	9,000	5,000
CAF - CV Emergency Fund	8,500	-
Cumbria Community Foundation	6,293	7,500
United Utilities	5,000	10,000
North Cumbria CCG	3,500	-
Morgan Sindall	2,500	-
Copeland Neighbourhood Forum	-	4,795
Copeland Community Foundation	-	3,567
Santander	-	2,084
Groundwork North East	-	2,043
Tesco	-	1,000
Carers Trust	-	500
	<u>612,693</u>	<u>550,673</u>

## WEST CUMBRIA CARERS

## NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31st March 2021

## 6 Expenditure on charitable activities

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Salaries and national insurance	20,252	2,493	438,046	460,791	454,098
Employer pension contributions	1,460	217	30,699	32,376	30,205
Recruitment costs	-	-	-	-	925
Rent, service charge & utilities	1,380	-	26,660	28,040	31,256
Equipment maintenance	333	-	8,946	9,279	17,422
Telephone, postage & stationery	1,233	-	11,545	12,778	15,902
Insurance	64	-	3,190	3,254	3,123
Accountancy & bookkeeping	242	-	7,099	7,341	7,298
Legal & professional fees	40	-	2,481	2,521	4,419
Newsletter	-	-	2,088	2,088	2,381
Staff travel	27	-	863	890	17,833
Staff training	931	-	2,610	3,541	2,239
Membership fees	833	-	2,043	2,876	3,276
Publicity & advertising	581	-	262	843	2,519
Bank charges	546	-	85	631	823
Sundry expenses	(218)	-	1	(217)	6,787
Evaluation	100	-	272	372	3,580
Carers' trips & activity breaks	-	-	-	-	4,832
Carers Forum Group	-	-	-	-	32
Room hire & refreshments	-	-	-	-	1,605
Social media & website development	25	-	620	645	108
Volunteers' travel & expenses	-	-	619	619	1,815
Governance/Trustees/Directors' expenses	164	-	13	177	789
DBS checks	62	-	575	637	782
CIN Small equipment & materials	-	-	2,208	2,208	4,155
Mens Group	-	-	-	-	125
Quality Mark assessment	26	-	802	828	1,656
PAT testing & H&S compliance	288	-	614	902	2,148
Fundraising expenditure	2,020	-	-	2,020	2,587
Grants expended	-	-	19,056	19,056	4,612
Office of the Public Guardian	1,066	-	-	1,066	656
Carers Support Cumbria expenses	-	-	43	43	1,442
	<u>31,455</u>	<u>2,710</u>	<u>561,440</u>	<u>595,605</u>	<u>631,430</u>

## 7 Staff costs

	2021 £	2020 £
Wages and salaries	436,308	429,381
Social security costs	24,482	24,717
Other pension costs	32,377	30,205
	<u>493,167</u>	<u>484,303</u>

**WEST CUMBRIA CARERS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31st March 2021**

**7 Staff costs (continued)**

The average number of persons (including senior management team) employed part time and full time during the year expressed as full time equivalents was:

	<b>2021 Number</b>	<b>2020 Number</b>
Total number of staff	<u>26</u>	<u>27</u>

No trustees, nor any persons connected with them, have received any remuneration from the charity during the period.

Trustees have received travel expenses during the year which are recorded under governance costs.

No employee received emoluments of more than £60,000 during the period.

**8 Creditors: amounts falling due within one year**

	<b>2021 £</b>	<b>2020 £</b>
<b>Grants received in advance</b>		
Sellafield Ltd	65,740	82,500
Carers Support Cumbria	36,444	36,444
Garfield Weston Foundation	25,000	3,333
Hospital Discharge Work	7,000	-
BL Health	8,316	-
CAF Grace Fund	-	9,000
Big Lottery Fund	-	8,802
United Utilities	-	5,000
Cumbria Community Foundation	-	2,500
Accrued expenses	<u>3,666</u>	<u>3,558</u>
	<u>146,166</u>	<u>151,137</u>

**9 Unrestricted funds**

The movement in the year is as follows:

	<b>Balance 01.04.20 £</b>	<b>Incoming Funds £</b>	<b>Funds Used £</b>	<b>Transfers £</b>	<b>Balance 31.03.20 £</b>
Carers Core Fund	43,762	26,216	(9,633)	-	60,345
Lasting Power of Attorney	38,255	17,896	(19,802)	160	36,509
Fundraising	<u>28,748</u>	<u>12,621</u>	<u>(2,020)</u>	<u>(7,785)</u>	<u>31,564</u>
	<u>110,765</u>	<u>56,733</u>	<u>(31,455)</u>	<u>(7,625)</u>	<u>128,419</u>

**WEST CUMBRIA CARERS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31st March 2021**

**10 Designated funds**

The charity has set aside at the discretion of the Board these funds as designated funds.  
The movement in the year is as follows:

	Balance 01.04.20	Incoming Funds	Funds Used	Transfers	Balance 31.03.21
	£	£	£	£	£
Contingency Fund	122,982	2,710	(2,710)	5,000	127,982
Premises and Lease Termination Fund	32,810	-	-	-	32,810
Redundancy Fund	81,067	-	-	11,250	92,317
	<u>236,859</u>	<u>2,710</u>	<u>(2,710)</u>	<u>16,250</u>	<u>253,109</u>

These funds have been designated for the following purposes:

Contingency Fund – to provide for future costs in relation to the replacement, acquisition and upgrading of office IT equipment/facilities, upgrading the website, improving the charity's digital offer to carers and for any additional costs associated with long term staff sickness.

Premises and Lease Termination Fund – to provide for future rental costs of the premises and additional rental costs for the premises taken on in the year should the charity fold during the agreed rental period. The fund also provides for any future lease termination costs.

Redundancy Fund – to provide for the exceptional future costs of redundancy procedures.

**11 Restricted funds**

The movement in the year is as follows:

	Balance 01.04.20	Incoming Funds	Funds Used	Transfers	Balance 31.03.21
	£	£	£	£	£
All Age Carers Allerdale	2,771	218,664	(196,780)	(8,125)	16,530
All Age Carers Copeland	1,033	218,664	(196,785)	(8,125)	14,787
BBC Children in Need	442	38,571	(37,594)	-	1,419
Young Carers 1 - 1	-	2,500	(2,500)	-	-
Sellafield 1 ~ 1	-	30,000	(29,227)	-	773
Volunteer Project	11,322	12,750	(15,816)	3,625	11,881
Benefit Clinics	2,402	23,540	(24,130)	-	1,812
Big Lottery – Health	4,235	34,723	(31,123)	-	7,835
Big Lottery - Coronavirus	-	8,428	(8,428)	-	-
Small Grants & Travel Fund	17,849	24,893	(19,056)	4,000	27,686
	<u>40,054</u>	<u>612,733</u>	<u>(561,440)</u>	<u>(8,625)</u>	<u>82,722</u>